

Substitute disclosure pages 14, 14A, 14B, and 5 - 7, showing the amendments with deletions and substitutions, and the pages in clean form, are enclosed herewith for substitution upon allowance of the amendments herein.

REMARKS

Regarding Amendments to the Disclosure

The disclosure in the "Summary of the Invention", has been amended at the locations indicated to:

- i) emphasize that the method of the invention is to be applied to both ATM (automated teller machines) and to POS (point-of-sale) devices;
- ii) emphasize already-disclosed advantages over the prior art. Specifically, one of the very important advantages of the method of the present invention for providing pre-paid telephone time over existing methods is that it allows use of conventional ATM's or POS terminals which already presently are operatively connected to an existing system operated by a financial institution such as a bank, **without any hardware modifications to the device, hardware additions to the existing system, or additional communication links to a telephone service provider;** and,
- iii) to secure substantial correspondance with the claims; and,
- iv) to correct minor grammatical errors in wording.

No new subject matter has been added.

Regarding Amendments to the Claims

With respect to the claims, allowance of claims 7 - 10 on file is gratefully acknowledged by the Applicants.

Previous claims 1 - 6, and 11 - 14 inclusive have been cancelled, and (new) substitute claims 15 to 37 enclosed herewith. Additional filing fees in view of the 7 additional claims over the 20 allowable (7 x \$9) may be charged to the undersigned firm's deposit account 07-1750.

The Applicants hereby set out their reasoned explanation as to patentable novelty and non-obviousness of the newly submitted claims (15 to 37) over the 3 cited references '787 to McKoy, '067 to Fournies, and '791 to Clark in accordance with 37 CFR 1.111 and MPEP 714.02.

With respect to the newly submitted independent claims 15, 31, and 24, each in their respective preambles now contain additional words of limitation to distinguish over prior art. Specifically, it is noted that new independent claim 15, as compared to previous (cancelled) claim 1 which it replaces, makes the following **additional** recitals in the first few lines thereof, namely:

15. A method for providing a fixed quantity of prepaid telephone time from a device comprising a[n] conventional automated teller machine (ATM) or a point-of-sale (POS) terminal, having a display screen and printing capability and a pre-existing communication capability with an existing computer system operated by a financial institution such as a bank, to a patron of said device who accesses said device through provision to said device of an encoded card and first personal identification number (PIN), without
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hardware modifications to said device, hardware additions to said existing system, or additional communication links to a telephone service provider, comprising the steps of: ...

Likewise, independent claim 31, as compared to previous (cancelled) claim 11, which it replaces, likewise makes the following additional recitals in the first few lines thereof:

31. A method for crediting, via a device comprising a conventional POS terminal or an ATM each having a pre-existing communication capability with an existing computer system operated by a financial institution such as a bank, a quantity of pre-determined telephone time to a patron who possesses a wireless telephone having a pre-assigned telephone number, which permits said patron, after the initial provision of a second personal identification number (PIN) to a telephone service provider, to thereafter utilize said telephone for a period up to said quantity of pre-determined quantity of telephone time without having at the time of each subsequent telephone call to provide said telephone service provider with said second PIN number prior to being permitted to make said telephone call, without hardware modifications to said device, hardware additions to said existing system, or additional communication links to a telephone service provider, which comprises in combination...

Likewise, (added) independent claim 24 similarly provides such additional limitations in the preamble thereof:

24. A method for providing a quantity of pre-paid telephone time from a conventional point-of-sale (POS) terminal or automated teller machine (ATM) operatively connected to an existing computer operated by a financial
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institution such as a bank, to patrons of said device, without hardware modifications to said device, hardware additions to said existing system, or additional communication links to a telephone service provider, comprising the steps of ...

It is noted and indeed explained in the disclosure of the application itself (ref. p. 3, line 19 to p. 4, line 19 inclusive) that known prior art systems for dispensing PIN numbers from ATM's provide that the ATM (which is typically in most conventional installations in communication with an associated financial institution's computer system on which it's patron's bank account data is stored) **be further** in communication with a telephone service provider via a direct hardware link (typically a modem communication link), or to a network host which is itself connected to a telephone service provider's computer system via a hardware/communication link. While this feature of the prior art advantageously permits the telephone service provider to keep track of PINS dispensed by the device at the time of purchase **and to simultaneously activate such PINs at the time of dispensing (printing) to the patron**, and further allows the capability of providing the patron **with any desired quantum of pre-paid telephone time he/she may wish to purchase** (as opposed to a pre-determined, fixed quantity of time as with the present method), as noted in the Applicant's specification (page 4, lines 10 - 19) such prior art methods have serious shortcomings. In particular, due to the necessity in the prior art of requiring a hardware communication link and thus communication between the ATM and each telephone service provider, or between a network host which is linked to the ATM as well as a number of telephone service providers from whom the patron is given the option of purchasing pre-paid telephone time from, such prior art methods, due to the additional hardware and communication links which are needed, are more expensive and more complicated to implement. Moreover, there are additional security risks to the integrity of the bank's financial systems, and the possibility of security breaches or corruption of data due to increased communication links with the bank's computers, arises in these methods of the prior art.

By way of comparison, the Applicant's method requires no additional communication links. As a result, it is less costly, and more easily implemented than the prior art systems. Instead, the Applicant's method contemplates, as set out in one form or another in each of independent claims 7, 15, 24 and 31, that the ATM or POS device is firstly provided with a set quantity of pre-selected (as opposed to interactively assigned) PIN numbers such PINs being adapted, when supplied by the patron himself by way of a telephone call to the telco, to **then** be activated by the telco. This practical solution avoids the need for additional communication links to a telco, or linking a network host to one or more telco's, as is the case in the prior art methods. The method of the present invention further allows the patron to activate his/her PIN when he/she desires to make a telephone call, and not necessarily when he/she purchases a quantity of time from an ATM, which is the case with prior art methods.

Keeping the aforementioned points of difference in mind over the prior art, specific reference is now made to the three (3) US Patents cited by the examiner.

Specifically, US '791 to Clark, like the prior art devices referred to in the Applicant's "Background of the Invention" and generally discussed above, teaches an **improved** (i.e. modified) ATM, operable to dispense prepaid calling cards via a dispenser slot 24 **in addition** to conventional dispenser slots 20 & 22 typically found on conventional ATM's for dispensing currency and transaction receipts.

Immediately, therefore, it may be seen that this method contemplates modifications to conventional ATM's, namely addition of dispensing slots for dispensing prepaid cards, as opposed to merely printing them on a receipt and dispensing via the normal transaction receipt slot. Such modifications to the ATM or POS are not necessary with the Applicant's

method as recited in allowed independent claim 7, and now further recited in new independent claims 15, 24, and 31.

Moreover, and even more fundamentally different than the Applicant's method recited in independent claims 15, 24, & 31, US '791 to Clark, teaches at col. 3, lines 56 - 66, implementation of a communication line 34 **which interconnects the ATM 10 with a telephoning public switching network 120**. Additional hardware, in the form of a communication transceiver 28 (eg. telephoning calling switch) is required for initiating calls on **communications line 34** to the PSN (public switching telephoning network) 120. Specifically, the method taught for utilizing the modified ATM is set out at col. 5, lines 38 - 42, states

"For prepaid calling card purchase transactions, the processor within ATM 10 may then automatically cause calling device 28 to call the predetermined number corresponding with the predetermined switch 152 at the central office 150".

Accordingly, and as further explained at col. 4, lines 1 - 10, the central office 150 forms part of the **telephoning service network 120** which interfaces (communicates) with different ATM's.

As explained above, this feature of having a modified ATM communicate with a telephone service provider fundamentally differs from the approach taken by the Applicants in their method, which does **not** require the ATM or POS terminal to be modified to be able to make such communication. Nor does the Applicant's method recite utilization of the ATM or POS device for this purpose.

Likewise, the method taught by Taskett (cited by the Applicants) similarly teaches, as set out at page 17, lines 21 - 30,

"ATM 202 may be connected directly to service provider network (a telco network) 208 **through hardware line 209**; alternatively, ATM (or POS) 202 may be connected to an ATM (or POS) network host 230 through a hardware link 232, with host 230 being connected to service provider network 208 **through an additional hardware link 232**" (emphasis added).

Accordingly, neither Taskett (cited by Applicants) or Clark, alone or in combination, teach a method whereby PIN numbers can be dispensed (ie printed) in blank, or dispensed, if pre-assigned, without direct communication (interfacing) via a hardware link to a telco. The **absence** of any hardware link and any communication link to a telephone service provider is specifically recited, as pointed out above, in each of new independent claims 15, 24, and 31 now placed on file.

With respect to US '787 to McKoy, the examiner is correct, as pointed out on page 5 of his Report, that such patent teaches that an IXE (interexchange carrier) can be selected from a number of IXE's (such as carriers 6 and 7) so that an end user wishing to make a telephone call using the prepaid cash card will have the option of selecting the "optimum route" (ref. col. 6, lines 50 - 60). However, this disclosure, alone or even when considered in combination with Taskett and/or Clark, in no way teaches or suggests a method as now recited in the Applicant's amended claims whereby pre-assigned fixed quantities of telephone time are provided (made accessible) by the ATM/POS which thereby allows the ATM/POS to dispense same to a patron **without the need of a hardware link to a telco, or a host computer in communication with a telco**, to interactively assign such PIN numbers.

Accordingly, the additional teachings of '787 McKoy are in no way directed to or suggest the method of the Applicants which advantageously eliminates communication links and additional communication hardware with one or more telco's.

Likewise, US '067 to Fournies is neither directed to, nor suggests the method of the present invention as now more explicitly set out in substituted independent claims 15, 24, and 31. Specifically, as pointed out by the Examiner at p.5 (bottom) and 6 (bottom) of his Report, Fournies teaches a security cellular telecommunications system wherein the ANI associated with a wireless terminal could be used as a means of correlating to a prepaid customer account. The teachings of Fournies, however, nowhere or in any fashion suggests the important aspects of the invention achievable by the method of the present invention in being able to avoid communication links and additional hardware to communicate with a telco when dispensing PIN numbers.

In addition, the Applicants submit explanation as to patentable novelty and obviousness over those references identified in the accompanying supplemental IDS enclosed and accompanying this Amendment and Response, namely:

- 1) **United States Patent 5,903,633** issued May 11, 1999 to SmartTalk Teleservices, Inc. for "Method and Apparatus for Prepaid Phone Card Activation and Billing";
 - 2) **published application W/O 96/41462** to Electronic Data Corporation, published December 19, 1996, for "System & Method for Dispensing of a Receipt Reflecting Prepaid Phone Services";
 - 3) **published application WO 98/47112** to Stratex/Paradigm et al, published October 22, 1998, for "Method for Electronically Vending, Distributing, and Recharging of Pre-Paid Value, a Vending Machine and an Electronic System for Use Therein";
 - 4) **published application WO 98/01815** to LDC Direct, Ltd. Co., published January 15, 1998, for "Point-of-Distribution Pre-Paid Card Vending System";
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- 5) **published application WO 99/23622** to Chihara, Mitsuo, published May 14, 1999, for "Circulation Management System";
 - 6) **published application WO 00/11568** to Harris Corporation, published March 2, 2000, for "Prepaid Card Vending Machine and Method";
 - 7) **published application WO 95/34161** to Call Processing, Inc., published December 14, 1995, for "Pre-Paid Card System and Method";
 - 8) A copy of a press release, dated July 28, 1999 describing First Union Corp.'s use of ATM machines to issue PIN's;
 - 9) A copy of an article "Prepays and ATM's - the Sequel" from Intelecard New Magazine dated December, 1999 (see p. 60);
 - 10) A copy of an article "Point-of-Sale Activation" from Intelecard Magazine dated December, 1999 (see p. 100);
 - 11) A copy of a press release, dated February 2, 2000, describing the first sale of Prepaid Cellular System; and
 - 12) A press release dated March 6, 2000, describing a POS product that can be used to sell prepaid phone time.
 - 13) A copy of article entitled "High-Tech Sizzle at The Point of Sale", reprinted from Card Technology Magazine, dated September, 2000;
 - 14) Copy of Press Release entitled "Blackstone Online Selects Hypercom ePIC ICE Crd Payment terminals as Platform for New POS Prepaid Services Activation Program", dated June 6, 2000;
 - 15) Copy of Press Release entitled "Celluphone selects J & J Beepers, Los Angeles, California, To Start the Debisys Prepaid Cellular Pin Distribution Program Beta Test", dated May 8, 2000;
 - 16) EP 1,030,274 to Chigera, published 23 August, 2000.
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A discussion of prior art identified in the Applicant's concurrently-filed Supplementary Information Disclosure Statement enclosed with this Response hereby follows.

US 5,903,633 to a "Method and Apparatus for Pre-Paid Phone Card Activation and Betting", discloses an improved phone card having a magnetic strip adapted for reading by a point-of-sale terminal, which is in communication with a centralized computer. The Applicant's method does not deal with a magnetic card.

With respect to PCT application WO 96/41462 published December 19, 1996, such application teaches a system and method for dispensing a receipt from a conventional ATM, via the normal receipt printer on such ATM, wherein such receipt may have printed thereon a PIN number to allow access to prepaid telephone time, up to a quantity of time purchased by a patron of such ATM. The customer inserts a card to activate the ATM 100 which, like the method of the present invention, then inquires of the customer whether the customer wishes to purchase prepaid telephone time, and if so, in what quantity (ie \$10, \$20, or \$50). If the customer wishes to say purchase \$20 of prepaid time, the customer is queried how he/she wishes to pay for it (debit a bank account, or by credit card). The ATM 100 transmits the request to purchase prepaid telephone services, together with the financial account from which the customer desires to have funds electronically withdrawn to pay for such purchase, to a central terminal 140 (see p.8, 9 and Fig. 1). More than one telco may be supported (ie the ATM's 100 may offer prepaid telephone time from a number of telcos (ref. p.15, line 1-5)).

Importantly, WO 96/41462 appears to teach use of a completely independent central terminal, independent from any financial institute's central terminal to which its own ATM's would typically be networked. In this regard, p. 14, lines 26-24, provides as follows:

"It should be understood by those skilled in the art that central terminal 140 of the present invention may be accessed, preferably via high speed dedicated lines, from a number of networks with their own initiating terminals and financial institutions with which they are associated. Because of this open design, an initiating terminal, such as an ATM, **on a different network 130 than central terminal 140** may obtain authorization for and receive a live PIN to be provided to their customer". (emphasis added)

Moreover, an even further point of difference between this method and the Applicant's method lies in the establishment of a communication link to a telco, such feature not being present in the Applicant's method. In this regard, as may be clearly seen from p. 14, lines 35-37, it is stated:

"Company (defined at p.1, lines 31-33 as being 'the specific telephone system carrier in whose network time is to be pre-purchased') **is preferably connected to central terminal 140 by dial-up transmission line, but it will be understood that a dedicated line could be used instead.**" (emphasis added)

Moreover, the specification goes on to further elaborate on the type of hardware/dial-up connection as follows:

"**As needed** (implying continuous communication), new live PIN's are provided by Company in a file called PINFILE to replenish PIN's 165 The file is usually transmitted using an RJE SNA protocol dial-up connection (remote 241) to central terminal 140." (emphasis added)

Clearly, therefore, such patent appears to disclose and teach central terminal 140 **in direct and constant communication** with a telco, as the PIN's which are dispensed are "live", and are replenished "as needed" via a dial-up connection with a communication line to a "Company" (defined as a specific telephone system carrier).

The Applicant's method, on the other hand, provides groups of PIN numbers (which may later be activated) be provided to the ATM or POS device to be dispensed by the ATM or POS device when purchased by patrons **and requires no** (and this added claims 15, 24, and 31 are now explicitly limited to exclude) **communication links with any telco's**, thereby achieving the advantages of decreased cost and complexity, as well as decreased security risks, with such method.

WO 98/47112 to "A Method for Electronically Vending, Distributing and Re-charging of Pre-paid Value, A Vending Machine and Electronic System for Use Therein", insofar as could be said to pertain to the Applicant's invention, teaches a method of offering prepaid values for sale to a purchaser on an electronic network, wherein the network enables communication between the purchaser, an independent financial institution and computerized managing means for managing the said of prepaid values.

WO 98/01815 to a "Point-of-Distribution Pre-Paid Card Vending System" relates to a method for vending prepaid telephone cards 12 from a device 110.

WO 99/23627 to a "Circulation Management System" appears to disclose a system whereby consumers can purchase services at stores, by using "circulation media" which are issued by a bank and have the functional equivalent of a certain amount of money.

WO 00/11568 to a "Pre-Paid Card System & Method" relates to a vending machine having a prepaid card dispenser 60.

WO 95/34161 to a "Pre-Paid Card System & Method" relates to a prepaid card system which enables customers to make purchases using an authorized card.

The copy of the press release "First Union Offers Prepaid Calling Vouchers at ATMs", dated 28 July, 1999 simply advises that prepaid "calling vouchers" are available in 30 or 60 minute denominations from ATM's, wherein the ATM receipt serves as a prepaid calling card, with a toll-free access number and PIN number needed to place a call printed right on the receipt.

The copy of the press release dated February 02, 2000 entitled "Vendtek Announces Sale of Prepaid Cellular System" advises that Vendtek has launched an electronic distribution system for prepaid cellular service, ("e-Fresh"), which consists of a central server connected to multiple e-Fresh stations.

The copy of the article in Intelcard News Magazine dated December, 1999, entitled "Pre-Paid and ATM's - The Sequel" simply advises at p. 59-60 that a telco, BB&T Corp., is offering prepaid phone cards at 450 ATM's across the Carolina's, Virginia, Maryland and Washington, D.C. The "cards" are available in 10, 30, 60, and 120 minute denominations and the information is printed on the ATM receipt paper.

The copy of the article in Intelcard News Magazine dated December, 1999 entitled "Point-of-Sale Activation", insofar as could be said to be relevant, discloses (at p.92 that RDST Inc. developed an inventory program that includes a POS terminal that allows retailers to download PINs from a central server and/or to maintain inventory (such as phone card products) from a central server in an individual location, and further at p. 100 that US Dial Tone LP produces a PIN-based product through an electronic interface with either a retailer's host system, or the retailer's third party processor, where the end user gets a receipt.

The copy of the Press Release dated March 6, 2000 merely discloses that VeriFone Company, via VeriFone payment terminals, is offering goods and prepaid services through such terminals.

The following publications identified in the Supplemental Information Disclosure Statement and enclosed therewith all published after the priority date of the subject application, namely March 29, 2000,

- a Copy of article entitled "High-Tech Sizzle at The Point of Sale", reprinted from Card Technology Magazine, dated September, 2000;
- Copy of Press Release entitled "Blackstone Online Selects Hypercom ePIC ICE Card Payment terminals as Platform for New POS Prepaid Services Activation Program", dated June 6, 2000;
- Copy of Press Release entitled "Celluphone selects J & J Beepers, Los Angeles, California, To Start the Debisys Prepaid Cellular Pin Distribution Program Beta Test", dated May 8, 2000;
- EP 1,030,274 to Chigera, published 23 August, 2000.

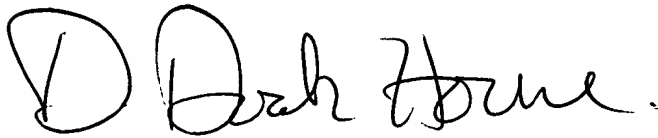
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Favourable consideration of this application is earnestly solicited in view of the revisions/amendments to the claims, and the submissions and comments made above.

A certified copy of the Priority Application CA 2,303,041, filed March 29, 2000, is hereby provided, in accordance with the claim to priority under 35 USC 119 (a)-(d).

Respectfully Submitted

GOWLING LAFLEUR HENDERSON LLP

A handwritten signature in black ink, appearing to read "D. Doak Horne". The signature is written in a cursive, flowing style with a large initial "D".

D. Doak Horne
Reg. No. 33,105
Agents for the Applicants
Date: May 24, 2002

15. (New) A method for providing a fixed quantity of pre-paid telephone time from a device comprising a conventional automated teller machine (ATM) or a point-of-sale (POS) terminal, having a display screen and printing capability and a pre-existing communication capability with an existing computer system operated by a financial institution such as a bank, to a patron of said device who accesses said device through provision to said device of an encoded card and first personal identification number (PIN), without hardware modifications to said device, hardware additions to said existing system, or additional communication links to a telephone service provider, comprising the steps of:

- a) making available to said device a plurality of pre-assigned second PIN numbers, each of said second PIN numbers adapted, when provided by said patron during a telephone call to a telephone service provider, to allow telephone service for the patron for a period of time up to said quantity of pre-paid time;
- b) querying said patron of said device as to whether the patron wishes to purchase telephone time;
- c) verifying that the patron has sufficient funds to purchase said quantity of telephone time, and charging such funds for said quantity of time;
- d) upon satisfaction of c) above, selecting one of said plurality of second PIN numbers; and,

- e) printing said selected second PIN number and providing it to such patron via an account statement printer used in association with said device.

16. (New) The method as claimed in claim 15, wherein said funds comprise funds held by said patron in a bank account.

17. (New) The method as claimed in claim 15, wherein said funds comprise funds which may be advanced by charging a credit card.

18. (New) The method as claimed in claim 15, further comprising the step after step b) of :

in response to input from said patron as to whether the patron desires to purchase telephone time, querying said patron as to whether the patron desires to charge the patron's credit card or to debit the patron's bank account;

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in the event that the patron desires to charge the patron's bank account, verifying through an electronic clearing house that the patron has sufficient funds to purchase said quantity of telephone time, and charging said bank account for said quantity of time; and

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in the event the patron desires to charge the patron's credit card, verifying through an electronic clearing house that the quantity of time desired to be purchased may be charged to said credit card, and charging said credit card for said quantity of time.

19. (New) The method for providing a fixed quantity of pre-paid telephone time from a device as claimed in claim 15, said step of making said second PIN numbers available to said device comprising storing said second PIN numbers on a database which is capable of being accessed by said device.

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20. (New) The method for providing a quantity of pre-paid telephone time from a device as claimed in claim 19, said plurality of second PIN numbers comprising a plurality of groups of second PIN numbers, each second PIN number in a respective group of said groups of second PIN numbers permitting telephone service for a pre-determined quantity of time, each second PIN number within a respective group providing a different quantity of pre-paid telephone time than second PIN numbers within another group, further comprising the steps of :

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querying said patron in step b) as to what quantity of a number of pre-

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defined quantities of telephone time such patron wishes to purchase; and

in response to input from said patron as to the particular quantity of telephone time desired to be purchased, selecting a second PIN number from a respective group of second PIN numbers which provides telephone time corresponding to the particular quantity of pre-defined quantities of telephone time selected by said patron.

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21. (New) The method for providing a quantity of pre-paid telephone time from a device as claimed in claim **20**, wherein said plurality of second PIN numbers are ordered from and provided by said telephone service provider.

5 **22.** (New) The method for providing a quantity of pre-paid telephone time from a device as claimed in claim **21**;

said step of ordering a plurality of PIN numbers from said telephone service provider comprising ordering a number of groups of second PIN numbers,
10 the number of groups of second PIN numbers being equal to said number of pre-defined quantities of telephone time.

23. (New) The method for providing a quantity of pre-paid telephone time from a device as claimed in claim **22**, further comprising, after or at the same time as step a),
15 querying the patron of said device as to whether the patron wishes to purchase telephone time from a selected list of telephone service providers.

24. (New) A method for providing a quantity of pre-paid telephone time from a device comprising a conventional point-of-sale (POS) terminal or automated teller
20 machine (ATM) which is operatively connected to an existing computer system operated by a financial institution such as a bank, to a patron of said device, without hardware modifications to said device, hardware additions to said existing system, or additional communication links to a telephone service provider, comprising the steps of:

- 5 a) ordering a pre-determined amount of telephone time from a plurality of telephone service providers, and further obtaining from each telephone service provider a plurality of groups of second PIN numbers, each of said second PIN numbers adapted, when provided to a patron of such device and subsequently supplied by the patron to the telephone service provider, to allow telephone service for said patron for a pre-determined quantity of time, each of said second PIN numbers having associated therewith a pre-determined quantity of time for which telephone service will be enabled, said pre-determined quantity of time associated with second PIN numbers within one group of said plurality of groups being different from the pre-determined quantity of time associated with second PIN numbers within another of said groups of unique second PIN numbers;
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- 15 b) querying a patron of such device, who accesses the device by providing the device with an encoded card and a first PIN number, as to whether the patron wishes to purchase telephone time;
- 20 c) in response to a positive reply to the aforesaid query, providing the patron with a plurality of telephone service providers to select from;
- d) providing to the patron a plurality of pre-defined quantities of telephone times which may be purchased, and requesting the patron select a particular pre-defined quantity of telephone time;

- e) verifying that the patron has sufficient funds to purchase said quantity of telephone time, and debiting such funds;
- f) upon satisfaction of e) above, selecting a second PIN number from a selected group of said plurality of groups of second PIN numbers, said
5 selected group corresponding to a group of second PIN numbers associated with said selected telephone service provider and said selected quantity of telephone service time; and
- g) providing said selected second PIN number to such patron.
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25. (New) The method as claimed in claim 24, wherein said funds constitute funds held by said patron in a bank account.

15 26. (New) The method as claimed in claim 24, wherein said funds constitute funds which may be advanced by charging a credit card.

27. (New) The method as claimed in claim 24, further comprising the step after step b) of :
20 in response to input from said patron as to whether the patron desires to purchase telephone time, querying said patron as to whether the patron desires to charge the patron's credit card or to debit the patron's bank account;

in the event that the patron desires to charge the patron's bank account, verifying through an electronic clearing house that the patron has sufficient funds to purchase said quantity of telephone time, and charging said bank account for said quantity of time; and

5 in the event the patron desires to charge the patron's credit card, verifying through an electronic clearing house that the quantity of time desired to be purchased may be charged to said credit card, and charging said credit card for said quantity of time.

28. (New) The method as claimed in claim 24, said step of providing said
10 second PIN number to such patron comprising printing said selected second PIN number on said device's existing account statement printer, and thereafter providing it to said patron.

29. (New) The method as claimed in claim 28, said step of verifying that the
15 patron has sufficient funds to purchase said quantity of telephone time comprising verifying sufficiency of such funds through said electronic clearing house communicating with said device.

30. (New) The method as claimed in claim 29, said step of verifying that the
20 quantity of time desired to be purchased may be charged to said credit card comprising verifying through said electronic clearing house communicating with said device.

31. (New) A method for crediting, via a device comprising a conventional POS terminal or an ATM, having pre-existing communication capability with an existing

computer system operated by a financial institution such as a bank, a quantity of pre-determined telephone time to a patron who possesses a wireless telephone having a pre-assigned telephone number, which permits said patron, after the initial provision by said patron of a second personal identification number (PIN) to a telephone service provider, to thereafter utilize said telephone for a period up to said quantity of pre-determined quantity of telephone time without having at the time of each subsequent telephone call to provide said telephone service provider with said second PIN number prior to being permitted to make said telephone call, without hardware modifications to said device, hardware additions to said existing system, or additional communication links to a telephone service provider, which comprises in combination:

a) querying a patron of said device, who accesses said terminal through provision to the terminal of an encoded card and a first personal identification number (PIN), as to whether the patron wishes to purchase telephone time and what quantity of telephone time;

b) querying said patron as to said quantity of time desired to be purchased;

c) verifying that the patron has sufficient funds to purchase said desired quantity of telephone time;

d) debiting such funds;

- 5 e) selecting said second PIN number from a plurality of second PIN numbers, each of said second PIN numbers adapted, when supplied by said patron during a telephone call to a telephone service provider, to allow telephone service for the patron for a period of time up to said quantity of purchased time;
- f) providing said selected second PIN number to such patron;
- 10 g) receiving said second PIN number from said patron;
- h) correlating the pre-assigned telephone number of said wireless telephone with a corresponding account held by said telephone service provider in respect of said patron; and
- 15 i) crediting said account with said quantity of pre-determined telephone time purchased by said patron as ascertained from said second PIN number.

32. (New) The method as claimed in claim 31, wherein such funds constitute funds held by said patron in a bank account.

20 33. (New) The method as claimed in claim 31, wherein said funds constitute funds which may be advanced by charging a credit card.

34. (New) The method as claimed in claim 31, further comprising the step after step b) of :

in response to input from said patron as to whether the patron desires to purchase telephone time, querying said patron as to whether the patron desires to charge the patron's credit card or to debit the patron's bank account;

in the event that the patron desires to charge the patron's bank account, verifying through an electronic clearing house that the patron has sufficient funds to purchase said quantity of telephone time, and charging said bank account for said quantity of time; and

in the event the patron desires to charge the patron's credit card, verifying through an electronic clearing house that the quantity of time desired to be purchased may be charged to said credit card, and charging said credit card for said quantity of time.

35. (New) The method as claimed in claim 31, said step of providing said selected PIN number to said patron comprising printing said selected second PIN number on said device's existing account statement printer and thereafter providing it to said patron.

36. (New) The method as claimed in claim 31, wherein

said wireless telephone possesses a specific frequency and identification code;

said second PIN number is received from said patron by way of a telephone call from said patron on said wireless telephone; and

5 said pre-assigned telephone number is correlated to said account of said patron when said telephone call is received from said patron.

37. (New) The method as claimed in claim 36, said telephone number of said wireless telephone ascertained by said telephone service provider at the time said patron communicates said second PIN number to said service provider, said service provider
10 thereafter matching said telephone number with said account and subsequently crediting said account with said predetermined quantity of telephone time.

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already conveniently located at airports, train stations, banks, shopping centres, and the already conveniently located at airports, train stations, banks, shopping centres, and the like, with no physical modification to existing ATM's or their hardware, other than through software modifications on the ATM and/or the network host of the financial institution through which each ATM is connected .

In addition, the invention further discloses a method by which telephone service time may be purchased from a point-of-sale (POS) terminal which is available at retail purchase counters and which typically have a display screen and a printer capability for printing a receipt, which heretofore have only been used by customers in association with a debit card to debit funds from a bank account for purchase of retail items. Such method hereinafter disclosed requires no physical communication link between the POS terminal and a telephone service provider in order for the customer to be provided with a PIN number.

Accordingly, in one of the broad embodiments of the invention, such invention comprises a method for providing a fixed quantity of pre-paid telephone time from a device comprising a conventional automated teller machine (ATM) or a point-of-sale (POS) terminal, having a display screen and printing capability and a pre-existing communication capability with an existing computer system operated by a financial institution such as a bank, to a patron of said device who accesses said device through provision to said device of an encoded card and first personal identification number (PIN), without hardware modification modifications to said device, hardware additions to said existing system, or additional communication links to said devices, is provided, comprising the steps of:

- a) supplying the ATM with making available to said device a plurality of pre-assigned second PIN numbers, each of said second PIN numbers

adapted, when purchased by a patron and subsequently provided by said patron during a telephone call to a telephone service provider, to allow telephone service for the patron for a period of time up to said quantity of pre-paid time;

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b) querying said patron of said ATM device as to whether the patron wishes to purchase telephone time;

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~~c) in response to input from said patron desiring to purchase telephone time, querying said patron as to whether the patron desires to charge the patron's credit card or to debit the patron's bank account;~~

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~~d) in the event that the patron desires to charge the patron's bank account, verifying through an electronic clearing house that the patron has sufficient funds to purchase said quantity of telephone time, and debiting said bank account for said quantity of time; e) in the event the patron desires to charge the patron's credit card, verifying through an electronic clearing house that the quantity of time desired to be purchased may be charged to said credit card, and charging said credit card such funds for said quantity of time;~~

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~~f) upon satisfaction of d) or e) above, selecting one of said plurality of second PIN numbers; and~~

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~~g) printing said selected second PIN number and providing it to such patron via an existing account statement printer on used in association with said ATM machine device.~~

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Advantageously, using the above method, no hardware link is required between the device which dispenses the PIN (ie the access code) and the telephone service provider from whom the pre-paid telephone time is purchased. Instead, it is contemplated that the customer will, after purchasing the PIN number from the device, provide the PIN number dispensed by the device to the telephone service provider at the time of placing

a call to a desired number (or shortly prior to placing the call in the manner as later explained herein), thereby permitting the telephone company to initially credit the customer's account with the purchased time and thereafter commence "debiting" the customer's account corresponding to the purchased authorization code, for the duration of such call, and for all further telephone calls, until such pre-paid telephone time is exhausted. This approach has the added advantage in that it permits telephone service providers , in the case of wireless telephones and patrons who provide the telephone service provider with their purchased PIN number using their wireless telephone, to correlate the frequency and identification code of the incoming wireless call with the purchased PIN number, thereafter eliminating the need for the patron to advise the telephone service provider of his/her PIN number every time a call is dialed/placed.

As well, the method as above described does not require supply of an specially-adapted sheetlets, instead printing the authorization code (PIN number) on paper via the existing account statement printer existing on nearly all ATM machines or associated with all POS devices.

already conveniently located at airports, train stations, banks, shopping centres, and the like, with no physical modification to existing ATM's or their hardware, other than through software modifications on the ATM and/or the network host of the financial institution through which each ATM is connected .

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In addition, the invention further discloses a method by which telephone service time may be purchased from a point-of-sale (POS) terminal which is available at retail purchase counters and which typically have a display screen and a printer capability for printing a receipt, which heretofore have only been used by customers in association with a debit card to debit funds from a bank account for purchase of retail items. Such method
10 hereinafter disclosed requires no physical communication link between the POS terminal and a telephone service provider in order for the customer to be provided with a PIN number.

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Accordingly, in one of the broad embodiments of the invention, such invention comprises a method for providing a fixed quantity of pre-paid telephone time from a device comprising a conventional automated teller machine (ATM) or a point-of-sale (POS) terminal, having a display screen and printing capability and a pre-existing communication capability with an existing computer system operated by a financial
20 institution such as a bank, to a patron of said device who accesses said device through provision to said device of an encoded card and first personal identification number (PIN), without hardware modifications to said device, hardware additions to said existing system, or additional communication links, comprising the steps of:

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5 a) making available to said device a plurality of pre-assigned second PIN numbers, each of said second PIN numbers adapted, when provided by said patron during a telephone call to a telephone service provider, to allow telephone service for the patron for a period of time up to said quantity of pre-paid time;

b) querying said patron of said device as to whether the patron wishes to purchase telephone time;

10 c) verifying that the patron has sufficient funds to purchase said quantity of telephone time, and charging such funds for said quantity of time;

d) upon satisfaction of c) above, selecting one of said plurality of second PIN numbers; and

15 e) printing said selected second PIN number and providing it to such patron via an account statement printer used in association with said device.

Advantageously, using the above method, no hardware link is required between
20 the device which dispenses the PIN (ie the access code) and the telephone service provider from whom the pre-paid telephone time is purchased. Instead, it is contemplated that the customer will, after purchasing the PIN number from the device, provide the PIN number dispensed by the device to the telephone service provider at the time of placing a call to a desired number (or shortly prior to placing the call in the manner as later

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explained herein), thereby permitting the telephone company to initially credit the customer's account with the purchased time and thereafter commence "debiting" the customer's account corresponding to the purchased authorization code, for the duration of such call, and for all further telephone calls, until such pre-paid telephone time is exhausted. This approach has the added advantage in that it permits telephone service providers , in the case of wireless telephones and patrons who provide the telephone service provider with their purchased PIN number using their wireless telephone, to correlate the frequency and identification code of the incoming wireless call with the purchased PIN number, thereafter eliminating the need for the patron to advise the telephone service provider of his/her PIN number every time a call is dialed/placed.

As well, the method as above described does not require supply of specially-adapted sheetlets, instead printing the authorization code (PIN number) on paper via the existing account statement printer existing on nearly all ATM machines or associated with all POS devices.

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- g. receiving said second PIN number from said patron;
- h. correlating the pre-assigned telephone number of said wireless telephone with a corresponding account held by said telephone service provider in respect of said patron; and
- i. crediting said account with said quantity of pre-determined telephone time purchased by said patron as ascertained from said second PIN number.

Again, the step of providing the selected second PIN number to the patron may comprise displaying it on the device's display screen, but in the preferred embodiment comprises printing the selected second PIN number on the device's existing account statement printer, and thereafter providing it to said patron.

More specifically, such further method of the invention comprises a method for crediting, via a device comprising a conventional POS terminal or an ATM, having pre-existing communication capability with an existing computer system operated by a financial institution such as a bank, a quantity of pre-determined telephone time to a patron who possesses a wireless telephone having a pre-assigned telephone number, which permits said patron, after the initial provision by said patron of a second personal identification number (PIN) to a telephone service provider, to thereafter utilize said telephone for a period up to said quantity of pre-determined quantity of telephone time without having at the time of each subsequent telephone call to provide said telephone service provider with said second PIN number prior to being permitted to make said

telephone call, without hardware modifications to said device, hardware additions to said existing system, or additional communication links to a telephone service provider, which comprises in combination:

- 5 a) querying a patron of said device, who accesses said terminal through provision to the terminal of an encoded card and a first personal identification number (PIN), as to whether the patron wishes to purchase telephone time and what quantity of telephone time;
- 10 b) querying said patron as to said quantity of time desired to be purchased;

 c) verifying that the patron has sufficient funds to purchase said desired quantity of telephone time;
- 15 d) debiting such funds;

 e) selecting said second PIN number from a plurality of second PIN numbers, each of said second PIN numbers adapted, when supplied by said patron during a telephone call to a telephone service provider, to allow
20 telephone service for the patron for a period of time up to said quantity of purchased time;

 f) providing said selected second PIN number to such patron;

g) receiving said second PIN number from said patron;

h) correlating the pre-assigned telephone number of said wireless telephone with a corresponding account held by said telephone service provider in respect of said patron; and

i) crediting said account with said quantity of pre-determined telephone time purchased by said patron as ascertained from said second PIN number.

10 Using the method of the invention as described above, when a patron places a telephone call to his/her telephone service provider (the same telephone service provider from whom he/she purchased the second PIN number) on the patron's wireless telephone, because each wireless telephone has a specific frequency and identification code, the telephone service provider is able to, in accordance with the method of the present invention, correlate the supplied PIN with an existing account held by that particular patron/subscriber with the telephone service provider by referencing the PIN and identification code of the patron's wireless telephone with the telephone company's records for the subscribed patron having the particular wireless telephone number (ESN and/or MIN). Thereafter, having then credited the patron's account with the quantity of

- g. receiving said second PIN number from said patron;
- h. correlating the pre-assigned telephone number of said wireless telephone with a corresponding account held by said telephone service provider in respect of said patron; and
- i. crediting said account with said quantity of pre-determined telephone time purchased by said patron as ascertained from said second PIN number.

Again, the step of providing the selected second PIN number to the patron may comprise displaying it on the device's display screen, but in the preferred embodiment comprises printing the selected second PIN number on the device's existing account statement printer, and thereafter providing it to said patron.

More specifically, such further method of the invention comprises a method for crediting, via a device comprising a conventional POS terminal or an ATM, having pre-existing communication capability with an existing computer system operated by a financial institution such as a bank, a quantity of pre-determined telephone time to a patron who possesses a wireless telephone having a pre-assigned telephone number, which permits said patron, after the initial provision by said patron of a second personal identification number (PIN) to a telephone service provider, to thereafter utilize said telephone for a period up to said quantity of pre-determined quantity of telephone time without having at the time of each subsequent telephone call to provide said telephone service provider with said second PIN number prior to being permitted to make said

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telephone call, without hardware modifications to said device, hardware additions to said existing system, or additional communication links to a telephone service provider, which comprises in combination:

- 5 a) querying a patron of said device, who accesses said terminal through provision to the terminal of an encoded card and a first personal identification number (PIN), as to whether the patron wishes to purchase telephone time and what quantity of telephone time;
- 10 b) querying said patron as to said quantity of time desired to be purchased;
- c) verifying that the patron has sufficient funds to purchase said desired quantity of telephone time;
- 15 d) debiting such funds;
- e) selecting said second PIN number from a plurality of second PIN numbers, each of said second PIN numbers adapted, when supplied by said patron during a telephone call to a telephone service provider, to allow
20 telephone service for the patron for a period of time up to said quantity of purchased time;
- f) providing said selected second PIN number to such patron;

- g) receiving said second PIN number from said patron;
- h) correlating the pre-assigned telephone number of said wireless telephone with a corresponding account held by said telephone service provider in respect of said patron; and
- i) crediting said account with said quantity of pre-determined telephone time purchased by said patron as ascertained from said second PIN number.

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Using the method of the invention as described above, when a patron places a telephone call to his/her telephone service provider (the same telephone service provider from whom he/she purchased the second PIN number) on the patron's wireless telephone, because each wireless telephone has a specific frequency and identification code, the telephone service provider is able to, in accordance with the method of the present invention, correlate the supplied PIN with an existing account held by that particular patron/subscriber with the telephone service provider by referencing the PIN and identification code of the patron's wireless telephone with the telephone company's records for the subscribed patron having the particular wireless telephone number (ESN and/or MIN). Thereafter, having then credited the patron's account with the quantity of